



WELL AWARE



May 2010

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Contact DelaWELL

<http://www.delawell.delaware.gov>

1-800-556-6106

EMAIL: Employee.wellness@state.de.us

StayWell

<https://delaware.online.staywell.com>

1-800-926-5455

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331

More on 2010 Open Enrollment

The 2010 Open Enrollment period is May 3-19, 2010 for state employees/pensioners. This is your only opportunity this year to verify and change your benefit elections, so here are some helpful reminders.

- The Benefit Open Enrollment process is accessible **online only** beginning May 3, 2010 for active state employees. Benefit eligible state employees are required to make benefit elections for health, dental and blood bank online using the *eBenefits* open enrollment process by May 19, 2010.
- **PLEASE NOTE:** You can log onto the Open Enrollment website multiple times during the enrollment period (May 3-19, 2010) to make changes. The system will save changes but will not finalize them until you click the "Submit" button. Once you submit, you can still re-enter *eBenefits* and make changes. The last submission as of the end of open enrollment will be your election effective July 1, 2010.
- The 2010 Open Enrollment booklet and *eBenefits* Quick Reference Guide (online enrollment instructions) is available on the Statewide Benefits website at www.ben.omb.delaware.gov/oe.

For log on issues or password reset assistance

- **Call 1-866-751-7833** - If your call goes to voicemail, please leave a message with your name, your Employee ID number and a phone number where you can be reached from 8:00 a.m. to 4:30 p.m. If you would prefer to receive an email notification that your password has been reset, you can leave your email address. Your password will be reset, and your call or email will be returned as quickly as possible.

OR

- You can go to www.omb.delaware.gov/epay. Click on **USER ACCOUNT ASSISTANCE** (located on the left hand side). Click on submit an online request. Complete and submit the form to have your password reset.

PLEASE DO NOT LEAVE A VOICE MAIL AND SUBMIT A FORM AS THIS MAY RESULT IN YOUR PASSWORD BEING RESET AN ADDITIONAL TIME AFTER YOU HAVE SUCCESSFULLY LOGGED IN.

Statewide Benefits Help Desk for Employees

- Questions regarding statewide benefits and general online enrollment (*eBenefits*) assistance is available May 3-19, 2010 from 8:00 a.m. to 4:30 p.m. Monday through Friday by calling toll-free at 1-800-489-8933.

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Spousal Coordination of Benefits (COB)

- **All active employees who enroll a spouse, or continue to cover a spouse, must complete an electronic Spousal COB form during Open Enrollment.** If you do not have access to a computer, please contact your Human Resources or Benefits Representative for assistance. Failure to complete the form will result in a reduction of benefits for your spouse.
- You may access the complete Spousal Coordination of Benefits Policy and the Electronic Form on the Statewide Benefits Website at <http://ben.omb.delaware.gov/documents/cob/index.shtml>. Please be sure to read and check off all paragraphs at the end of the form, and print a copy of your entries by clicking "**Printable Summary**" after you submit the form.

Confirmation Statements will no longer be mailed to employees.

- Employees are responsible for reviewing their elections from the eBenefits Self-Service Benefit Summary. Please refer to the back of the eBenefits Reference Guide at www.ben.omb.delaware.gov/oe for detailed instructions on how to review your Benefits Summary in eBenefits.
- If there is an error in your benefit elections or the covered dependents listed, you **MUST** contact your HR/Benefits Office to correct the error no later than Friday, June 4, 2010. **No corrections will be made after June 4, 2010.**
- The benefits you choose during the Open Enrollment period will take effect July 1, 2010.

Please mark your calendar to attend one of the Statewide Benefit Health Fairs scheduled at various site locations in each county May 3-14. For a listing of dates, times and locations go to www.ben.omb.delaware.gov/oe.

Are you paying MORE than you should for Prescriptions?

Do you suffer from high blood pressure (hypertension), diabetes, cholesterol, or asthma?

If so, your medication is most likely classified as a Maintenance Medication because these medications are taken for an extended period of time and increase your quality of life but do not cure your medical condition.

On July 1, 2009, the Maintenance Medication Program was put into place to require members to have Maintenance Medications filled for 90 days at the applicable 90-day co-pay. Those members filling Maintenance Medication prescriptions as 30-day supplies will incur a penalty on the fourth 30-day fill.

The penalty is payment of a 90-day copay for a 30-day supply of medication. Contact your physician before having your next Maintenance Medication prescription filled and ask for a 90-day prescription or while you are at the pharmacy ask the pharmacist to contact your physician for a 90-day prescription. If you leave the pharmacy and realize you have paid the penalty, it is too late as you cannot return the medication for a refund.

Using the Maintenance Medication Program allows you to receive the most medication for your dollars! You may contact Medco's Member Services at 1-800-939-2142 for information on your medication. More detailed prescription information can be found online at www.ben.omb.delaware.gov/script.

VSP Eyecare Observance Article



May is Older Americans Month "The Golden Years Bring Golden Vision Opportunities"

Seniors are finding more and more procedures and products to help them see their way to the best retirement years possible.

To learn more about your vision benefits please visit www.vsp.com and Click, the **Members** tab.



Pork Chops with Savory Apples

Ingredients:

- 2 medium apples
- 1 medium onion
- 1 large clove garlic
- 4 pork chops, about 3/4-inch thick, with bone (about 1-1/2 pounds total)
- 1 teaspoon olive oil
- 1/4 cup water
- 1/4 cup fat-free sour cream

Directions:

Quarter and core apples. Peel if desired. Cut onion in half and then slice it. Use a large frying pan with a lid. Heat oil over medium-high heat and add chops and garlic. Brown quickly, about two minutes per side. Add cut-up apples, onion, and water. Cover and turn heat to low. Let cook for about 15 minutes, until pork is cooked through and apples are soft. Remove chops to a warm serving platter. Bring pan juices to a boil and turn off heat. Stir in sour cream and pour over chops. Serve immediately.

Serves four:

Each contains about 271 calories, 24 g protein, 13 g fat, 71 mg cholesterol, 13 g carbohydrates, 1 g fiber, and 75 mg sodium.



Graduate to a higher level of health!



A special thanks to the more than 1,000 employees that joined us for another exciting semester of DelaWELL University!

DelaWELL University 2009-2010 took place September 2009 through April 2010 and included four new health seminar topics on heart health, stress management, weight management/balanced nutrition and physical activity, as well as weekly e-mail health tips, post-seminar bonus activities like *FREE* health screenings and special random drawings.

Numerous employees have reported positive health and lifestyle benefits/changes as a result of their participation in the health seminar topics:

- “I am happier and more productive at work.”
- “I scheduled an appointment with my doctor and had my blood pressure, cholesterol and blood sugar checked.”
- “I have lowered my blood pressure and cholesterol level.”
- “I have lost weight.”
- “I now exercise during my work breaks or lunch time.”
- “I read food labels, compare products and strive to pick the healthiest food choices while grocery shopping.”
- “I am under less stress and tension in my life.”
- “I am more aware of the health resources available to me and my family.”
- “I shared the seminar information with my family and their health has benefited as a result.”

We sincerely wish all of our participants continued success in reaching their health goals! Please continue to visit the DelaWELL website at www.delawell.delaware.gov for information on upcoming health seminars.

Will your retirement run out of gas?



Velda Jones-Potter
State Treasurer

Contact us today!

1-800-675-8600

www.treasurer.delaware.gov



It's a long journey. You may need enough savings for 20 to 30 years!

Will you have enough saved to reach your destination?

To learn more about how you can make the most of your retirement savings, contact the Deferred Compensation Team at your State Treasurer's office.

FSA - Substantiating Debit Card Purchases ***How to keep your Benny Card working for you.***

Flexible Spending Account members who use the debit card, known as the Benny Card, may be required to provide additional documentation to substantiate transactions in accordance with IRS regulations.

- Some examples of transactions that may require additional documentation are visits to the eye doctor, dentist, eyewear (glasses and contacts), massage therapy, orthodontia, etc.

When follow-up is required, ASIFlex will send the member an email or letter requesting this documentation. The requested information should include the following information:

- Name of provider, name of member (or member's spouse or dependent), date the service was provided, brief description of service, and the amount that was the responsibility of the member.

ASIFlex will send the initial request for follow-up documentation within a few days after the debit card transaction. If the member does not comply with the initial request, ASIFlex will make a second request in approximately three weeks. **If the member does not comply with the second request, a third notice will be sent three weeks later to the member stating that their debit card has been "suspended" because the requested documentation was not received by ASIFlex.**

When a member uses the debit card for a transaction requiring documentation, these dollars are identified as "overpaid" within the member's FSA health care account until the transaction is substantiated. If the member submits a manual claim to ASIFlex before the debit card transaction in question is substantiated, the dollars associated with the manual claim will be used to offset the overpaid dollars from the debit card transaction. This will prevent the manual claim from being reimbursed in part, or in full, depending upon the dollar amount of the manual claim. Once the debit card transaction is substantiated, the manual claim used to offset the debit card transaction will be reimbursed in full.

If the member fails to submit the required documentation when the plan year comes to an end, ASIFlex will notify the Statewide Benefits Office of the unsubstantiated claim. The Statewide Benefits Office will inform the member that this unsubstantiated amount will be deducted from the member's future pay.

If a member retires or terminates and the documentation has not been received, the member's initial W-2, or an amended W-2, will be issued that includes these funds as taxable earnings. Additional information on this topic can be obtained by contacting ASIFlex at 1-800-659-3035 and online at the Statewide Benefits Office website at www.ben.omb.delaware.gov/fsa.

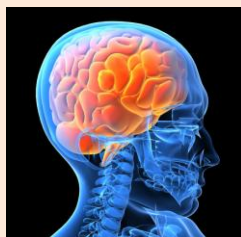


Mental Health Month

<http://www.mentalhealthamerica.net/go/may>

These 10 proven tools can help you feel stronger and more hopeful:

1. **Connect with others-** fight stress with friendship.
2. **Stay positive-** changing your thinking can change your life.
3. **Get physically active-** exercise can make you happier.
4. **Help others-** lend a hand to someone in need.
5. **Get enough sleep-** being tired can hurt your health and your relationships.
6. **Create joy and satisfaction-** feeling good is good for you, so have a laugh, start a hobby or just kick back.
7. **Eat well-** the right foods can fuel your mind and boost your mood.
8. **Take care of your spirit-** praying, meditating or just connecting with your deepest self can enrich your life.
9. **Deal better with hard times-** coping tools can help you through a rough patch.
10. **Get professional help if you need it-** don't hesitate.



American Stroke Month

www.americanheart.org

Did you know that stroke is the No. 3 cause of death in the United States, behind diseases of the heart and cancer?

A stroke occurs when a blood vessel that carries oxygen and nutrients to the brain is either blocked by a clot or bursts. When that happens, part of the brain cannot get the blood (and oxygen) it needs, so it starts to die. There are many stroke risk factors that you can change, treat or control, including high blood pressure, high blood cholesterol, diabetes, cigarette smoking, poor diet, obesity and physical inactivity.



E-mail the fitness guru with your question at employee.wellness@state.de.us for a possible posting in next month's issue.

The Fitness Guru Says...

Question of the Month: How much sleep do I really need?

Dear Employee,

One thing sleep research certainly has shown is that sleeping too little can not only inhibit your productivity and ability to remember and consolidate information, but lack of sleep can also lead to serious health consequences and jeopardize your safety and the safety of individuals around you. For example, short sleep duration is linked with increased risk of motor vehicle accidents, increased risk of diabetes and heart problems, increased risk for psychiatric conditions including depression and substance abuse, a decreased ability to pay attention, react to signals or remember new information, and an increase in body mass index – a greater likelihood of obesity due to an increased appetite caused by sleep deprivation.

Though research cannot pinpoint an *exact* amount of sleep needed by people at different ages, the following table identifies the "rule-of-thumb" amounts most experts have agreed upon.

How Much Sleep Do You Really Need?	
Age	Sleep Needs
Newborns (1-2 months)	10.5-18 hours
Infants (3-11 months)	9-12 hours during night and 30-minute to two-hour naps, one to four times a day
Toddlers (1-3 years)	12-14 hours
Preschoolers (3-5 years)	11-13 hours
School-aged Children (5-12 years)	10-11 hours
Teens (11-17)	8.5-9.25 hours
Adults	7-9 hours
Older Adults	7-9 hours

Nevertheless, it's important to pay attention to your own individual needs by assessing how you feel on different amounts of sleep. Are you productive, healthy and happy on seven hours of sleep? Or does it take you nine hours of quality ZZZ's to get you into high gear? Do you have health issues such as being overweight? Are you at risk for any disease? Are you experiencing sleep problems like sleep apnea? Do you depend on caffeine to get you through the day? Do you feel sleepy when driving? These are questions that must be asked before you can find the number that works for you.

For more information, visit the National Sleep Foundation at www.sleepfoundation.org.

Stay Fit!

F.G. (a.k.a. Fitness Guru)

Eat This, Not That



Try This

Light Gelati—Regular Size: Sugar-Free Italian Ice with Slenderita™ Fat-Free Soft Serve*

220 calories

0g Total Fat, 0g Saturated Fat, 0mg cholesterol, 23g Sugar

Instead Of That

Regular Gelati with Italian Ice (Average for all custard flavors)

390 calories

12g Total Fat, 8g Saturated Fat, 70mg Cholesterol, 60g Sugar

The next time you and your family go to Rita's to cool down on a nice warm day, try the *Light-Regular Size Gelati* instead of the *Regular Gelati*. Not only will you save yourself around 170 calories, you will also lower your fat, cholesterol and sugar intake. To learn more about Rita's nutritional information, visit www.ritasice.com.

**Slenderita Fat-Free Soft Serve available at Participating Locations only*

Upcoming Events:

- ✓ 2010 Benefits Open Enrollment, May 3-19
- ✓ Statewide Benefits Health Fairs, May 3-14

ePay - view your payroll information online at <https://phrstrapd.spo.state.de.us/>.

ePay Announcements – view benefits news, WELLAWARE newsletters and more ... at <http://omb.delaware.gov/epay/announcement.shtml>.

National Physical Fitness and Sports Month

President's Council on Physical Fitness and Sports

www.fitness.gov

For Important Health Benefits

Adults need at least:



2 hours and 30 minutes (150 minutes) of moderate-intensity aerobic activity (i.e., brisk walking) every week **and**



muscle-strengthening activities on 2 or more days a week that work all major muscle groups (legs, hips, back, abdomen, chest, shoulders, and arms).

150 minutes each week sounds like a lot of time, but you don't have to do it all at once! Try going for a 10-minute brisk walk, 3 times a day, 5 days a week. This will give you a total of 150 minutes of moderate-intensity activity.

There are many ways you can strengthen your muscles, whether it's at home or the gym. You may want to try lifting weights, working with resistance bands or doing exercises that use your body weight for resistance (i.e., push ups, sit ups). For sample exercise workouts, visit the **American Council on Exercise** at www.acefitness.org, click on "Get Fit" and select "Exercise Library/Workouts."